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EXAMINER

VAUTROT, DENNIS L

ART UNIT

PAPER NUMBER

2167

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Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 10/799,378	<b>Applicant(s)</b> CHENEVICH ET AL.	
	<b>Examiner</b> Dennis L. Vautrot	<b>Art Unit</b> 2167	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 12 March 2004.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-25 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-25 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 12 March 2004 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)            | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | Paper No(s)/Mail Date. _____                                      |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>6/30/2004</u> .   | 6) <input type="checkbox"/> Other: _____                          |

## **DETAILED ACTION**

### ***Information Disclosure Statement***

The Applicants' Information Disclosure statement (IDS), filed 30 June 2004, has been received and entered into the record. Since the IDS complies with the provisions of MPEP § 609, the references cited therein have been considered by the examiner. See attached form PTO-1449.

### ***Specification***

1. The disclosure is objected to because of the following informalities: On Page 11, paragraph [00041], two items are labeled 94. The drawings show one of these as being labeled 96.

Appropriate correction is required.

### ***Claim Rejections - 35 USC § 101***

2. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

3. Claims 1, 2, 4 and 8 are rejected under 35 U.S.C. 101. These claims are for a method. However, all of the elements claimed could be reasonably interpreted in light of the disclosure by an ordinary artisan as being software alone, and thus is directed to software per se, which is non-statutory.

4. In particular, claim 1 recites storing, creating, and organizing financial information electronically, but fails to recite a tangible result, a requirement for compliance with the provisions of 35 U.S.C. § 101 for a process that can be interpreted as being

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implemented through software. In addition, claim 4 recites associating and automatically associating financial information, claim 7 recites retrieving documents, and claim 8 recites communicating financial information between systems. None of these would constitute a tangible result.

For a result to be tangible, it must be more than just a thought or a computation; it must have real-world value rather than an abstract result. For instance, an additional step that included either storing the collected data in a database, or displaying said collected data to a user would constitute a tangible result. The claims here merely cite storing, creating, organizing, associating, retrieving, and communicating various data.

Data structures not claimed as embodied in computer-readable media are descriptive material *per se* and are not statutory because they are not capable of causing functional change in the computer. See, e.g., *Warmerdam*, 33 F.3d at 1361, 31 USPQ2d at 1760 (claim to a data structure *per se* held nonstatutory). Such claimed data structures do not define any structural and functional interrelationships between the data structure and other claimed aspects of the invention which permit the data structure's functionality to be realized. In contrast, a claimed computer-readable medium encoded with a data structure defines structural and functional interrelationships between the data structure and the computer software and hardware components which permit the data structure's functionality to be realized, and is thus statutory.

### ***Claim Rejections - 35 USC § 102***

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

5. Claims 1 – 3 and 6 are rejected under 35 U.S.C. 102(b) as being anticipated by **Chancey et al.** (hereinafter **Chancey**, US 5,842,185).

6. Regarding claim 1, **Chancey** discloses a method of storing, creating, and organizing financial information electronically, the method comprising:

establishing a communication session [connection] between a first system and a second system (See column 4, lines 29 – 34 "...the user is prompted to indicate whether the electronic source is located at a remote source 16 such as an on-line utility service or on a floppy disk 18. With this information, the process establishes a connection to the media containing the electronic statement...");

communicating financial information [statement] from the second system to the first system corresponding to a first account (See column 4, lines 34-35 "locates the statement on the media and obtains the statement."); and

associating the financial information with a folder, category, or group in the first system, the folder being one of a plurality of folders being associated with each other in a hierarchical manner (See column 5, lines 16-23 "In this event, the user is prompted to select a category for association with the merchant category code (step 50). This selection may either be an unrecognized category suggested by the process or recognized category chosen by the user from a list of recognized categories. If the

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unrecognized category is selected, the process adds it to the list of recognized categories.” The merchant category codes are interpreted to be in a hierarchy as described.), wherein the plurality of folders are defined by a customer user associated with the first account. (See column 3, line 43 “Other categories may be added by the user.”)

7. Regarding claim 2, **Chancey** discloses the financial information includes credit card payments, debit card transactions, imaged checks, electronic bill payments or account statements. (See column 1, lines 20 – 24 “Financial management programs today allow a user to trace the nature of financial transactions – whether by check, case or credit card - by categorizing each transaction as a particular type of income or expense.”)

8. Regarding claim 3, **Chancey** discloses associating the financial information with a folder in the first system comprises filing the financial information into the folder based on instructions from the customer user when the financial information is viewed. (See column 2, lines 33-35 (“If no recognized category exists, the method may prompt a user for selection of a category for association with the merchant category code.”))

9. Regarding claim 6, **Chancey** discloses the pre-established criteria includes merchant categories. (See column 2, lines 28 – 30 “Another form of the method

includes determining from the electronic statement a merchant category code such as a Standard Industry Code (SIC).")

10. Claims 10 – 21 are rejected under 35 U.S.C. 102(e) as being anticipated by **Kumar et al.** (hereinafter **Kumar**, US 2004/0254881).

11. Regarding claim 10, **Kumar** discloses a system for storing, creating, and organizing financial information associated electronically, the system comprising:

a host computer [server node] coupled to a network and running programmed instructions to provide reporting and folder operations (See page 3, paragraph [0024] "...the server node functioning as data sources for the data procurement and aggregation and a transaction viewing software interface installed on the first server node, the interface accessible to the accessing users connected to the network by respective remote computer nodes."); and

a customer user computer [remote computer nodes] connectable to the network, the customer user computer communicating customer user information to the host computer (See page 3, paragraph [0025] "Users accessing the first server node from the remote computer nodes interact with the transaction-viewing-interface for the purpose of viewing transactions according to ordered category and graphical presentation option. The transactions are entered manually or detected automatically through system updates and or user requests.");

wherein the host computer provides an on-line environment for a customer user to organize, send, search, create, and save financial information using a hierarchy of

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folders defined by the customer user, further wherein each folder in the hierarchy of folders includes multiple indicators (See page 3, paragraph [0026] "In still another aspect, an interactive menu is accessible from within the transaction viewing interface, the menu containing a selectable list of transaction categories including food and beverage, utilities, home, auto, charitable contribution, and entertaining, each category assignable to a selected transaction listed in the interface, the assignments savable to the system." And regarding hierarchy see page 21, paragraph [0232] "By selecting one of the subcategories associated with the basic category, transactions are sorted and displayed according to that subcategories." This clearly shows a hierarchy organization.), whereby searches can be done across folders. (See page 3, paragraph [0028] "...the menus containing selectable options for categorical viewing of transaction history. The selectable options enable viewing transactions by a specific account, a specified timeframe, and by a selected category." The specified timeframe in particular, would present any document/transaction that occurred regardless of what category or folder it was in.)

12. Regarding claim 11, **Kumar** teaches the financial information includes credit card payments, debit card transactions, imaged checks, electronic bill payments or account statements. (See page 21, paragraph [0229] "In general, transaction center 243 enables a user to categorize completed credit card transactions, banking transactions, funds transfers, and person-to-person transactions, and potentially other transactions as well.")



13. Regarding claim 12, **Kumar** discloses financial information is associated with a folder based on instructions from the customer user when the financial information is viewed. (See page 21, paragraph [0232] "It is noted herein that a user may arbitrarily change a category associated with any line item by simply interacting with the drop-down menus such as menu 315, and selecting an alternate category.")

14. Regarding claim 13, **Kumar** discloses financial information is associated with a folder automatically upon receipt based on user-defined criteria. ("These default categories are intelligent, in that transactions are automatically categorized with an appropriate category as they occur and are entered under the appropriate category based on a user's prior categorization scheme.")

15. Regarding claim 14, **Kumar** discloses the multiple indicators include document storage time stamp, date last accessed, date posted, dollar amount, or by file folder, group, or category. (See page 22, paragraph [0240] "Menu 329 enables a user to select a specific category of transactions to view in a transaction-history format. Selectable options within menu 329 include but are not limited to a chronological view, view by category, and further options include each individual category that a user has included in his or her accounts management profile." Here timestamp and category are clearly being disclosed.)

16. Regarding claim 15, **Kumar** discloses a system of storing, creating, and organizing financial information electronically, the system comprising:

means for establishing a communication session between a first system [second server node] and a second system [plurality of server nodes] (See page 3, paragraph [0024] "...a plurality of server nodes connected to the network and accessible to the second server node, the server node functioning as data sources for the data procurement and aggregation and a transaction viewing software interface installed on the first server node, the interface accessible to the accessing users connected to the network by respective remote computer nodes.");

means for communicating financial information from the second system [plurality of server nodes] to the first system [second server node] corresponding to an first account (See page 3, paragraph [0025] "The transactions are entered manually or detected automatically through system updates and or user requests."); and

means for associating [categorizing] the financial information with a folder, category, or group in the first computer, the folder, category, or group being one of a plurality of folders ("These default categories are intelligent, in that transactions are automatically categorized with an appropriate category as they occur and are entered under the appropriate category based on a user's prior categorization scheme."), categories or groups being associated with each other in a hierarchical manner (see page 21, paragraph [0232] "By selecting one of the subcategories associated with the basic category, transactions are sorted and displayed according to that subcategories." This clearly shows a hierarchy organization.), wherein the plurality of folders, categories

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or groups are defined by a customer user [user's prior categorization scheme] associated with the first account. ("These default categories are intelligent, in that transactions are automatically categorized with an appropriate category as they occur and are entered under the appropriate category based on a user's prior categorization scheme.")

17. Regarding claim 16, **Kumar** discloses the associations of the plurality of folders, categories, or groups can be dynamically modified by the customer user. (See page 21, paragraph [0232] "It is noted herein that a user may arbitrarily change a category associated with any line item by simply interacting with the drop-down menus such as menu 315, and selecting an alternate category.")

18. Regarding claim 17, **Kumar** discloses means for conducting a multi-dimensional search of the plurality of folders, categories or groups. (See page 21, paragraph [0236] "In this mode, the user also has the ability to view transactions in a multiplicity of combinations of accounts, timeframes, and categories.")

19. Regarding claim 18, **Kumar** discloses the multi-dimensional search searches financial information in the plurality of folders, categories or groups based on multi-dimensional indicators, whereby the customer user can search and retrieve financial information based on any combination [multiplicity of combinations] of search criteria. (See page 21, paragraph [0232] "By selecting one of the basic categories, transactions

are sorted and displayed according to that category. By selecting one of the subcategories associated with the basic category, transactions are stored and displayed according to that subcategory” This represents multi-dimensional indicators. And see paragraph [0236] “In this mode, the user also has the ability to view transactions in a multiplicity of combinations of accounts, timeframes, and categories.”)

20. Regarding claim 19, **Kumar** discloses the associations of the financial information with one or more folders in the plurality of folders, categories or groups are made when the first computer receives the financial information [as they occur]. (“These default categories are intelligent, in that transactions are automatically categorized with an appropriate category as they occur and are entered under the appropriate category based on a user’s prior categorization scheme.”)

21. Regarding claim 20, **Kumar** discloses the associations of the financial information with one or more folders in the plurality of folders, categories or groups are made at the instruction of the customer user. (See page 21, paragraph [0232] “It is noted herein that a user may arbitrarily change a category associated with any line item by simply interacting with the drop-down menus such as menu 315, and selecting an alternate category.”)

22. Regarding claim 21, **Kumar** discloses storing financial information from accounts at other financial institutions not associated with the first system or the second system.

(See page 5, paragraph [0064] "For example, MyBank.com may have more than one URL associated for such as different accounts or businesses associated also with a single subscriber.")

***Claim Rejections - 35 USC § 103***

23. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

24. Claims 4 and 5 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Chancey** as applied to claim 1 above, and further in view of **Stride et al.** (hereinafter **Stride**, US 6,792,422).

25. Regarding claim 4, **Chancey** discloses a method substantially as claimed. **Chancey** does not explicitly disclose associating the financial information with a folder in the first system comprises automatically associating the financial information with a folder upon receipt without human intervention. However, **Stride** discloses associating the financial information with a folder in the first system comprises automatically associating the financial information with a folder upon receipt without human intervention. (See column 2, lines 6-11 "The present invention provides techniques for automatically categorizing a financial transaction by examining the characters describing the transaction and assigning a financial category to the transaction based

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upon a mapping of the useful characters from the transaction description to a financial category.” Here, there is no manual categorization by a human, rather it is all done using software.) It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Chancey** with that of **Stride** because both are related to organizing financial transactions, and by including the automatic association without human intervention as disclosed in **Stride**, the system becomes more automated and “the need for extremely time-intensive process of manually categorizing such transactions” is eliminated (See **Stride**, column 2, lines 11-13). It is for this reason that one of ordinary skill in the art would have been motivated to include associating the financial information with a folder in the first system comprises automatically associating the financial information with a folder upon receipt without human intervention.

26. Regarding claim 5, **Chancey** additionally discloses automatic filing is based on pre-established criteria. (See column 2, lines 24 – 28 “One form of the method includes determining from the electronic statement if a payee for a transaction is of record in the computer and, if so, assigning the transaction to a category already associated with the payee.” Here, the pre-established criteria is the merchant category already associated with the payee.)

27. Claims 7 and 8 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Chancey** as applied to claim 1 above, and further in view of **Kumar** (US 2004/0254881).

28. Regarding claim 7, **Chancey** teaches a method substantially as claimed. **Chancey** does not explicitly disclose retrieving documents based on a document storage time stamp, date last accessed, date posted, dollar amount, or by file folder, group, or category. However, **Kumar** teaches retrieving documents [viewing transactions] based on a document storage time stamp, date last accessed, date posted, dollar amount, or by file folder, group, or category. (See page 3, paragraph [0022] "The selectable options enable viewing transactions by a specific account, a specified timeframe, and by a selected category, the options are selectable for ordering combinations of criteria for producing a transaction view.") It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Chancey** with that of **Kumar** because both references are in the field of organizing transactions, and by including the retrieving methods specifically as disclosed in **Kumar**, the method is able to be more robust by being able to search more effectively for needed documents or transactions. It is for this reason that one of ordinary skill in the art would have been motivated to include retrieving documents based on a document storage time stamp, date last accessed, date posted, dollar amount, or by file folder, group, or category.

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29. Regarding claim 8, **Chancey** teaches a method substantially as claimed.

**Chancey** does not explicitly disclose communicating financial information from a third system to the first system corresponding to the first account, wherein the third system and the second system contain separate and distinct accounts associated with the customer user. However, **Kumar** discloses communicating financial information from a third system to the first system corresponding to the first account, wherein the third system and the second system contain separate and distinct accounts associated with the customer user. (See page 3, paragraph [0024] "In another aspect of the present invention, an interactive transaction viewing system for enabling online viewing of itemized transactions performed across disparate on-line accounts and services over a data-packet-network is provided." Here, "disparate on-line accounts" implies that there can be multiple accounts, and thus a third (or more) system would have been anticipated.) It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Chancey** with that of **Kumar** because both references are in the field of organizing transactions, and by a third system as disclosed in **Kumar**, the method is able to be more robust by making it clear that multiple accounts and systems for the user are included. It is for this reason that one of ordinary skill in the art would have been motivated to include communicating financial information from a third system to the first system corresponding to the first account, wherein the third system and the second system contain separate and distinct accounts associated with the customer user.



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30. Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over **Chancey** as applied to claim 1 above, and further in view of **Bacha et al.** (hereinafter **Bacha**, US 6,950,943). **Chancey** teaches a method substantially as claimed. **Chancey** does not explicitly teach providing each of the plurality of folders with a public or private indication, the folders indicated as public being accessible by persons having a shared key given them by the customer user. However, **Bacha** teaches providing each of the plurality of folders with a public or private indication, the folders indicated as public being accessible by persons having a shared key given them by the customer user. (See column 6, lines 16 – 21 “With public key cryptography, an application has two keys, a public key and a private key, referred to as a key pair. The private key is held locally by the application, and is discussed in further detail below. The public key is made available to all users, usually through a directory service, such as X.500 distributed directory.”) It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Chancey** with that of **Bacha** because both are dealing with electronic repositories and by including the security indicators as disclosed in **Bacha**, the system can become more secure. It is for this reason that one of ordinary skill in the art would have been motivated to include providing each of the plurality of folders with a public or private indication, the folders indicated as public being accessible by persons having a shared key given them by the customer user.

31. Claims 22, 24, and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Kumar** as applied to claim 15 above, and further in view of **Cahill et al.** (hereinafter **Cahill**, US 6,574,377).

32. Regarding claim 22, **Kumar** teaches a system substantially as claimed. **Kumar** fails to teach means to store electronic copies of scanned documents. However, **Cahill** teaches means to store electronic copies of scanned documents. (See abstract "A method and apparatus for storing and retrieving images of documents, e.g. checks.") It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Kumar** with that of **Cahill** because both are related to storing financial information and by including the means to store electronic copies of scanned documents as disclosed in **Cahill**, the system becomes more robust and allows for more permanent storage of the documents and an easier way to access them in the future. It is for this reason that one of ordinary skill in the art would have been motivated to include a means to store electronic copies of scanned documents.

33. Regarding claim 24, **Kumar** teaches a system substantially as claimed. **Kumar** fails to teach scanned documents include imaged checks. However, **Cahill** teaches scanned documents include imaged checks. (See abstract "A method and apparatus for storing and retrieving images of documents, e.g. checks.") It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Kumar** with that of **Cahill** because both are related to storing financial information

and by including checks being scanned as disclosed in **Cahill**, the system becomes more robust and allows for more permanent storage of the checks and an easier way to access them in the future. It is for this reason that one of ordinary skill in the art would have been motivated to include the scanned documents include imaged checks.

34. Regarding claim 25, **Kumar** teaches a system substantially as claimed. **Kumar** fails to teach a means for creating entitlements to share access to designated folders and documents. However, **Cahill** teaches a means for creating entitlements to share access to designated folders and documents. (See column 26, lines 23 – 28 “The Retrieval Process then first verifies that the request is made by an authorized user (1110) or an authorized account. This check to confirm that the user is authorized is done by verifying that the account with which the request check is associated is the user’s valid accounts file, which file is maintained on the output queue device 601.”) It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of **Kumar** with that of **Cahill** because both are related to storing financial information and by including an access protection scheme as disclosed in **Cahill**, the system becomes more secure by blocking unauthorized access. It is for this reason that one of ordinary skill in the art would have been motivated to include a means for creating entitlements to share access to designated folders and documents.

35. Claim 23 is rejected under 35 U.S.C. 103(a) as being unpatentable over **Kumar** in view of **Cahill** as applied to claim 22 above, and further in view of **Ginter et al.**

(hereinafter **Ginter**, US 2005/0246541). **Kumar** and **Cahill** teach a system substantially as claimed. **Kumar** and **Cahill** do not explicitly disclose the scanned documents include notarized documents. However, **Ginter** teaches the scanned documents include notarized documents. (See page 30, paragraph [0698] "The trusted go-between 4700 may also, if desired, supply copies of the notarized document back to Bob and Ted within additional electronic containers so they each have record copies of the notarized contract.") It would have been obvious to one with ordinary skill in the art at the time of the invention to combine the teachings of Kumar and Cahill with that of Ginter because they all are related to electronic document delivery and by including notarized documents, the system becomes more robust and able to handle more than just checks in the repository. It is for this reason that one of ordinary skill in the art would have been motivated to include the scanned documents include notarized documents.

### ***Conclusion***

36. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.


**Schulze et al.** (US 6,446,072) discloses a method of obtaining an electronically stored financial document.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dennis L. Vautrot whose telephone number is 571-272-2184. The examiner can normally be reached on Monday-Friday 8:30-5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Cottingham can be reached on 571-272-7079. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Dv  
16 September 2006

  
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